EXHIBIT 4

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	**Annual Return/Report of Employee Benefit Plan** This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ **Complete all entries in accordance with the instructions to the Form 5500.**	OMB Nos. 1210-0110 1210-0089 **2017** **This Form is Open to Public Inspection**

Part I Annual Report Identification Information

For calendar plan year 2017 or fiscal plan year beginning 01/01/2017 and ending 12/31/2017

A This return/report is for:
- ☐ a multiemployer plan
- ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
- ☒ a single-employer plan
- ☐ a DFE (specify) ____

B This return/report is:
- ☐ the first return/report
- ☐ the final return/report
- ☐ an amended return/report
- ☐ a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ ☐

D Check box if filing under:
- ☒ Form 5558
- ☐ automatic extension
- ☐ the DFVC program
- ☐ special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan M & T BANK CORPORATION RETIREMENT SAVINGS PLAN	**1b** Three-digit plan number (PN) ▶ 004 **1c** Effective date of plan 04/01/1986
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) MANUFACTURERS AND TRADERS TRUST CO. ONE M AND T PLAZA, 11TH FLOOR BUFFALO, NY 14203-2301	**2b** Employer Identification Number (EIN) 16-0538020 **2c** Plan Sponsor's telephone number 716-842-5746 **2d** Business code (see instructions) 525920

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	07/16/2018	JOSEPH M. RIZZUTO
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	07/16/2018	JOSEPH M. RIZZUTO
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

M&T BANK CORPORATION RETIREMENT SAVINGS PLAN
EIN 16-0538020 Plan 004
Schedule H, Line 4i - Schedule of Assets (Held at December 31, 2017)

Identity of issue, borrower, lessor, or similar party	Description of investment	Number of Shares	Current Value
Common stock			
* M&T Bank Corporation [1]	Common Stock	2,318,634	$ 396,463,286
Common trust funds			
* WilmingtonTrust	Stable Value Fund	12,329,941	224,312,445
* T. Rowe Price Associates, Inc.	Retirement 2010 Fund - Class F	1,070,027	16,596,111
* T. Rowe Price Associates, Inc.	Retirement 2015 Fund - Class F	163,611	2,707,755
* T. Rowe Price Associates, Inc.	Retirement 2020 Fund - Class F	6,018,372	105,742,791
* T. Rowe Price Associates, Inc.	Retirement 2025 Fund - Class F	860,069	15,937,079
* T. Rowe Price Associates, Inc.	Retirement 2030 Fund - Class F	7,614,332	147,565,752
* T. Rowe Price Associates, Inc.	Retirement 2035 Fund - Class F	245,042	4,908,190
* T. Rowe Price Associates, Inc.	Retirement 2040 Fund - Class F	6,747,938	138,130,285
* T. Rowe Price Associates, Inc.	Retirement 2045 Fund - Class F	207,762	4,267,430
* T. Rowe Price Associates, Inc.	Retirement 2050 Fund - Class F	156,688	3,219,948
* T. Rowe Price Associates, Inc.	Retirement 2055 Fund - Class F	86,093	1,768,347
* T. Rowe Price Associates, Inc.	Retirement 2060 Fund - Class F	134,788	1,771,112
* T. Rowe Price Associates, Inc.	Retirement Balanced Fund - Class F	1,962,232	28,334,626
			695,261,871
Mutual fund investments			
Diamond Hill	Large Cap Fund	1,866,808	49,694,435
Metropolitan West	Total Return Bond I	5,337,925	56,902,277
Meridian	Small Cap Growth Fund Institutional	30,825	494,432
Morgan Stanley	Institutional Growth Fund	1,033,752	43,303,872
Morgan Stanley	Institutional Small Company Growth Fund	2,451,648	26,870,063
Sterling Capital	Mid Cap Value Institutional	2,259,655	43,340,174
* T. Rowe Price Associates, Inc.	Balanced Fund	10,153,382	247,031,788
* T. Rowe Price Associates, Inc.	Equity Income Fund	1,953,780	65,139,039
* T. Rowe Price Associates, Inc.	Growth Stock Fund	2,361,971	147,977,508
* T. Rowe Price Associates, Inc.	Small-Cap Value Fund	1,904,969	93,457,754
The Vanguard Group, Inc.	Institutional Index Fund	1,101,206	268,121,627
The Vanguard Group, Inc.	Mid-Cap Index Fund Institutional Share	2,464,620	104,302,736
The Vanguard Group, Inc.	Small Cap Index Institutional	420,655	29,773,943
The Vanguard Group, Inc.	Short-Term Bond Fund	144,245	1,497,259
The Vanguard Group, Inc.	Intermediate-Term Bond Fund	91,117	1,035,093
The Vanguard Group, Inc.	Developed Markets Index Institutional	5,647,189	127,400,589
The Vanguard Group, Inc.	Emerging Markets Stock Index Fund	47,597	1,817,239
The Vanguard Group, Inc.	High Dividend Yield Index Fund	30,686	1,039,942
* WilmingtonTrust	Broad Market Bond Fund	1,234,048	11,896,222
* WilmingtonTrust	Multi-Manager Real Asset Fund	468,793	6,900,637
* WilmingtonTrust	Intermediate-Term Bond Fund	1,769,230	17,356,150
* WilmingtonTrust	Multi-Manager International Fund	1,443,424	13,279,501
* WilmingtonTrust	Short-Term Bond Fund	2,873,079	28,529,676
			1,387,161,956
Loans to participants			
* Participant Loans Receivable	4.25% to 8.50%, fully secured by vested benefits, with maturities through 2039		29,002,471
	Total assets held for investment purposes		$ 2,507,889,584

[1] See note 6 of notes to financial statements.

* Indicates that the identity of the party involved is a party-in-interest as defined in the Employee Retirement Income Security Act of 1974.